SCHEDULE OF BENEFITS

Individual and Family Plan
AvMed Entrust
Catastrophic 100
IN-1496

This Schedule of Benefits outlines your cost-sharing and limitations that apply to specific covered services under your Plan. It is intended only to highlight your benefits. Your Medical and Hospital Service Contract provides a detailed description of coverage and the limitations and exclusions to these benefits. Please review your Contract for a complete explanation of your benefits and the terms and conditions of coverage. In general, benefits and services are not covered out-of-network except for Urgent and Emergency Medical Services and Care, and must be received at participating providers. See your AvMed online directory. Note: you may receive bills from one or more providers per visit or service. This Schedule of Benefits replaces any Schedule of Benefits previously in use.

SCHEDULE OF SERVICES	**COST-TO-MEMBER**
DEDUCTIBLE	**IN-NETWORK**
• **Individual / Family**	$8,550 / $17,100
The deductible is the amount you owe each calendar year for covered services before AvMed begins to pay. It may not apply to all services. Amounts paid toward the individual deductible apply toward any applicable family deductible. The most any covered family member will pay toward the family deductible is the individual deductible amount.	
OUT-OF-POCKET MAXIMUM	
• **Individual / Family**	$8,550 / $17,100
The out-of-pocket maximum is the most you pay each calendar year for covered services, such as deductible payments, copayments, and coinsurances. Once you reach the out-of-pocket maximum, AvMed will pay for your covered services for the rest of the year. Amounts paid toward the individual out-of-pocket maximum apply toward any applicable family out-of-pocket maximum. The most any covered family member will pay toward the family out-of-pocket maximum is the individual out-of-pocket maximum amount.	
PRIMARY CARE PHYSICIAN SERVICES	
• **Office visits** (including consultations)	No charge for first 3 non-preventive visits; No charge after deductible
• **Services in Physicians' office include:**	
o Minor surgical procedures	No additional charge after deductible
o Diagnostic imaging, radiology and laboratory services	No additional charge after deductible
• **Virtual Visits** (services are available from AvMed designated Telehealth providers only)	No charge after deductible
Additional charges may apply for other non-preventive services performed in the Physician's office. Office visit charges may also apply.	
SPECIALTY PHYSICIAN SERVICES	
• **Office visits** (including consultations)	No charge after deductible
• **Services in Physicians' office include:**	
o Minor surgical procedures	No additional charge after deductible
o Diagnostic laboratory services	No additional charge after deductible
o Simple diagnostic imaging	No additional charge after deductible
o Complex diagnostic imaging	No additional charge after deductible
Additional charges may apply for other non-preventive services performed in the Physician's office. Office visit charges may also apply.	
OTHER PHYSICIAN SERVICES	
• **Allergy injections and allergy skin testing**	No charge after deductible
• **Podiatry services** o Routine foot care is limited to medically necessary services for individuals with diabetes, peripheral circulatory or neurovascular disease	No charge after deductible
• **Diabetes self-management** o Includes care, education, and nutritional counseling	No charge after deductible
Counseling by licensed nutritionist limited to 3 visits per calendar year. Additional charges may apply for other non-preventive services performed in the Physician's office. Office visit charges may also apply.	

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SCHEDULE OF SERVICES	COST-TO-MEMBER IN-NETWORK
PREVENTIVE CARE AND SERVICES	
• **Preventive care services:** o Annual physical examinations and immunizations o Lactation support/counseling and breast pump supplies o Colorectal cancer screening, including colonoscopies o HIV screening o Preventive radiology and laboratory services o Prostate specific antigen (PSA) testing o Routine screening mammograms o Voluntary family planning services o Well-child care and immunizations, including routine vision and hearing screenings by a pediatrician o Well-woman examinations, including Pap smears	No Charge
For a comprehensive list of covered preventive services, visit https://www.healthcare.gov/coverage/preventive-care-benefits/.	
OUTPATIENT FACILITY SERVICES & DIAGNOSTIC TESTS	
• **OUTPATIENT FACILITY SERVICES**	
o **Outpatient surgeries** (include cardiac catheterizations and angioplasty)	No charge after deductible
o **Physician charges for surgical and medical services**	No charge after deductible
o **Dialysis services**	No charge after deductible
o **Radiation therapy** (covers administration and facility charges)	No charge after deductible
• **OUTPATIENT DIAGNOSTIC TESTS**	
o **Routine outpatient laboratory tests and blood work**	No charge after deductible
o **Specialty labs**	No charge after deductible
o **Simple diagnostic tests** (including x-rays, ultrasounds, echocardiograms, fluoroscopes, diagnostic mammography, and other standard radiology services)	No charge after deductible
o **Complex diagnostic tests** (MRI, MRA, PET, CT, Nuclear Medicine)	No charge after deductible
Outpatient facility services require prior authorization. Please see your Contract for details.	
PRESCRIPTION DRUGS	
• **Tier 1: Preferred Generic Drugs**	No charge after deductible (retail & mail order)
• **Tier 2: Generic Drugs**	No charge after deductible (retail & mail order)
• **Tier 3: Preferred Brand Drugs**	No charge after deductible (retail & mail order)
• **Tier 4: Non-Preferred Brand Drugs**	No charge after deductible (retail & mail order)
• **Tier 5: Specialty Drugs**	No charge after deductible (retail only)
• **Tier 6: Non-Preferred Specialty Drugs**	No charge after deductible (retail only)
Brand additional charge may apply if a Brand is selected when a Generic is available. Certain drugs require prior authorization. AvMed does not apply manufacturer or provider cost-share assistance program payments (e.g. manufacturer cost-share assistance, manufacturer discount plans, and/or manufacturer coupons) to the deductible or out-of-pocket maximums. Retail charge applies per 30-day supply. Mail-order charge applies per 60-90 day supply. AvMed's commercial Formulary List is available at www.avmed.org under the Preferred Medication Lists section.	

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INFUSION AND OTHER DRUG THERAPY	
• **Drug therapy administered by a medical professional**	
o in a Physician's office	No charge after deductible
o in the home	No charge after deductible
o in an outpatient facility	No charge after deductible
Requires prior authorization	
• **Chemotherapy** (covers administration and facility charges)	No charge after deductible
Requires prior authorization	
IMMEDIATE / EMERGENCY CARE	
• **Emergency room services at participating or non-participating hospitals**	No charge after deductible
Charges for Physician services may also apply, and may be billed separately. AvMed must be notified within 24 hours of inpatient admission following emergency services or as soon as reasonably possible.	
• **Ambulance transport for emergency services**	
o Ground transport	No charge after deductible
o Air and water transport	No charge after deductible
• **Non-emergent ambulance services** o Covered when the skill of medically trained personnel is required and the Member cannot be safely transported by other means	No charge after deductible
Requires prior authorization	
• **Medical services at urgent/immediate care facilities**	No charge after deductible
• **Medical services at retail clinics**	No charge after deductible
INPATIENT HOSPITAL	
• **Inpatient services at hospitals includes:** o Room and board - unlimited days (semi-private) o Anesthesia, use of operating and recovery rooms, oxygen, drugs and medication o Intensive care unit and other special units, general and special duty nursing o Laboratory and diagnostic imaging o Required special diets o Radiation and inhalation therapies o Acute rehabilitation services (limited to 30 days per calendar year)	No charge after deductible
• **Physician charges for surgical and medical services**	No charge after deductible
Inpatient services require prior authorization.	
MENTAL HEALTH AND SUBSTANCE ABUSE TREATMENT	
• **Office visits**	No charge after deductible
• **Partial hospitalization**	No charge after deductible
• **Inpatient services**	
o Acute care for mental health and substance use disorders	No charge after deductible
o Intermediate care at residential treatment facilities	No charge after deductible
Inpatient and partial hospitalization services require prior authorization.	
MATERNITY	
• **Pre- and post-natal care**	
o Routine office visits (including obstetrical and midwife services)	No charge after deductible
o Specialist office visits	No charge after deductible

SCHEDULE OF SERVICES	COST-TO-MEMBER IN-NETWORK
• **Childbirth/delivery professional services**	
o Routine OB (including obstetrical and midwife services)	No charge after deductible
• **Childbirth/delivery facility services**	
o Hospital	No charge after deductible
o Birthing center	No charge after deductible
Inpatient services require prior authorization. Maternity care may include tests and services described elsewhere in this document (e.g., ultrasound). For lactation support/counseling and breast pump supply benefits, please see the Preventive Care and Services section.	
RECOVERY	
• **Home health care**	No charge after deductible
Coverage is limited to 20 skilled visits per calendar year. Approved treatment plan and prior authorization required.	
• **Rehabilitation services**	
o Short-term physical, occupational and speech therapies for acute conditions	No charge after deductible
o Cardiac rehabilitation for the following conditions: ▪ Acute myocardial infarction ▪ Percutaneous transluminal coronary angioplasty (PTCA) ▪ Repair or replacement of heart valves ▪ Coronary artery bypass graft (CABG) ▪ Heart transplant	No charge after deductible
o Pulmonary rehabilitation	No charge after deductible
• **Chiropractic services**	No charge after deductible
Coverage is limited to 35 visits per calendar year for outpatient rehabilitative PT, OT, ST, cardiac rehabilitation, pulmonary rehabilitation and chiropractic services combined. Cardiac and pulmonary rehabilitation require prior authorization.	
• **Habilitation services** o Physical, occupational and speech therapies	No charge after deductible
Coverage is limited to a combined maximum of 35 visits per calendar year for outpatient habilitative physical, occupational and speech therapies.	
• **Skilled nursing facility**	No charge after deductible
Coverage is limited to 60 days post-hospitalization care per calendar year. Requires prior authorization.	
• **Durable medical equipment** includes: o Standard hospital beds o Walkers o Crutches o Wheelchairs	No charge after deductible
Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.	
• **Orthotic appliances**	No charge after deductible
Coverage is limited to custom-made leg, arm, back, and neck braces.	
• **Prosthetic devices**	No charge after deductible
Coverage is limited to artificial limbs, artificial joints, cochlear implants, and ocular prostheses. Please see your Contract for more details.	
• **Hospice** o Inpatient and outpatient services	No charge after deductible
Physician certification required	
PEDIATRIC VISION AND DENTAL SERVICES	
• **Pediatric Vision**	
o One exam per calendar year to determine the need for sight correction	No charge after deductible
o One pair of eye glasses per calendar year (Includes standard lenses and frames. Members may choose from a pre-selected group of frames.)	No charge after deductible

SCHEDULE OF SERVICES	COST-TO-MEMBER IN-NETWORK
• **Pediatric Dental** o Cost-sharing for dental services from Delta Dental Network providers is limited to a separate out-of-pocket maximum of $350 per child, or $700 for 2 or more children. The out-of-pocket maximum does not apply to Out-of-Network benefits. o Exams are limited to one every 6 months. Please see your Contract for details regarding benefits and cost-sharing.	No charge after deductible
TEMPOROMANDIBULAR JOINT (TMJ) SYNDROME	
• Medically necessary treatment for conditions caused by congenital or developmental deformity, disease or injury. *Requires prior authorization*	Same as any other condition based on type of provider and location of services
TRANSPLANT SERVICES	
• AvMed In-Network Center of Excellence facilities in the State of Florida. *Requires prior authorization - Limitations apply - please see your Contract for details.*	Same as any other condition based on type of provider and location of services

ALL OTHER COVERED SERVICES

For cost-sharing information about items or services not listed in this document, please see your Contract, or call AvMed's Member Engagement Center at 1-800-477-8768. Please also call Member Engagement for assistance regarding claims, resolving a complaint, or for information about covered services. You may also log onto your secure Member portal at www.avmed.org which includes a health care cost estimator and information regarding Plan details.

DISCLAIMER:

This Schedule of Benefits is not a contract. Please see your AvMed Entrust Plan Medical and Hospital Service Contract for specific information on benefits, exclusions and limitations. This Plan will be administered in accordance with the requirements of state and federal law, including the Patient Protection and Affordable Care Act.